

Official Form 1 (10/06)

United States Bankruptcy Court
Western District of Pennsylvania

Voluntary Petition

Name of Debtor (if individual, enter Last, First, Middle): Rapp, Benjamin F Jr.	Name of Joint Debtor (Spouse) (Last, First, Middle): Rapp, Carolyn L
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):	All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):
Last four digits of Soc. Sec./Complete EIN or other Tax ID No. (if more than one, state all): xxx-xx-4001	Last four digits of Soc. Sec./Complete EIN or other Tax ID No. (if more than one, state all): xxx-xx-0102
Street Address of Debtor (No. and Street, City, and State): 209 Center Street Beaver Falls, PA <div style="text-align: right;">ZIP Code 15010</div>	Street Address of Joint Debtor (No. and Street, City, and State): 209 Center Street Beaver Falls, PA <div style="text-align: right;">ZIP Code 15010</div>
County of Residence or of the Principal Place of Business: Beaver	County of Residence or of the Principal Place of Business: Beaver
Mailing Address of Debtor (if different from street address): <div style="text-align: right;">ZIP Code</div>	Mailing Address of Joint Debtor (if different from street address): <div style="text-align: right;">ZIP Code</div>

Location of Principal Assets of Business Debtor
(if different from street address above):

Type of Debtor (Form of Organization) (Check one box) <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)	Nature of Business (Check one box) <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input type="checkbox"/> Other Tax-Exempt Entity (Check box, if applicable) <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).	Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box) <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input checked="" type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding Nature of Debts (Check one box) <input checked="" type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input type="checkbox"/> Debts are primarily business debts.
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Filing Fee (Check one box) <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.	Chapter 11 Debtors Check one box: <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2 million. Check all applicable boxes: <input type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).
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Statistical/Administrative Information <input checked="" type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.	THIS SPACE IS FOR COURT USE ONLY																				
Estimated Number of Creditors <table border="1"><tr><td>1-49</td><td>50-99</td><td>100-199</td><td>200-999</td><td>1000-5,000</td><td>5001-10,000</td><td>10,001-25,000</td><td>25,001-50,000</td><td>100,001-100,000</td><td>OVER 100,000</td></tr><tr><td><input type="checkbox"/></td><td><input checked="" type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td><td><input type="checkbox"/></td></tr></table>		1-49	50-99	100-199	200-999	1000-5,000	5001-10,000	10,001-25,000	25,001-50,000	100,001-100,000	OVER 100,000	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
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Estimated Assets <table border="1"><tr><td><input type="checkbox"/> \$0 to \$10,000</td><td><input type="checkbox"/> \$10,001 to \$100,000</td><td><input checked="" type="checkbox"/> \$100,001 to \$1 million</td><td><input type="checkbox"/> \$1,000,001 to \$100 million</td><td><input type="checkbox"/> More than \$100 million</td></tr></table>	<input type="checkbox"/> \$0 to \$10,000	<input type="checkbox"/> \$10,001 to \$100,000	<input checked="" type="checkbox"/> \$100,001 to \$1 million	<input type="checkbox"/> \$1,000,001 to \$100 million	<input type="checkbox"/> More than \$100 million																
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Estimated Liabilities <table border="1"><tr><td><input type="checkbox"/> \$0 to \$50,000</td><td><input type="checkbox"/> \$50,001 to \$100,000</td><td><input checked="" type="checkbox"/> \$100,001 to \$1 million</td><td><input type="checkbox"/> \$1,000,001 to \$100 million</td><td><input type="checkbox"/> More than \$100 million</td></tr></table>	<input type="checkbox"/> \$0 to \$50,000	<input type="checkbox"/> \$50,001 to \$100,000	<input checked="" type="checkbox"/> \$100,001 to \$1 million	<input type="checkbox"/> \$1,000,001 to \$100 million	<input type="checkbox"/> More than \$100 million																
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Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s):

Rapp, Benjamin F Jr.**Rapp, Carolyn L****All Prior Bankruptcy Cases Filed Within Last 8 Years** (If more than two, attach additional sheet)

Location

Where Filed: **W.D. Pennsylvania**

Case Number:

02-23031

Date Filed:

3/19/02

Location

Where Filed:

Case Number:

Date Filed:

Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet)

Name of Debtor:

Case Number:

Date Filed:

- None -

District:

Relationship:

Judge:

Exhibit A

(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)

☐ Exhibit A is attached and made a part of this petition.**Exhibit B**

(To be completed if debtor is an individual whose debts are primarily consumer debts.)

I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. §342(b).

X /s/ Edgardo D. Santillan**December 1, 2006**

Signature of Attorney for Debtor(s)

(Date)

Edgardo D. Santillan 60030**Exhibit C**

Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?

☐ Yes, and Exhibit C is attached and made a part of this petition.☒ No.**Exhibit D**

(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)

☒ Exhibit D completed and signed by the debtor is attached and made a part of this petition.

If this is a joint petition:

☒ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.**Information Regarding the Debtor - Venue**

(Check any applicable box)

- ☒ Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.
- ☐ There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.
- ☐ Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.

Statement by a Debtor Who Resides as a Tenant of Residential Property

(Check all applicable boxes)

- ☐ Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)

(Name of landlord that obtained judgment)_____
(Address of landlord)

- ☐ Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and
- ☐ Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.

Voluntary Petition*(This page must be completed and filed in every case)*

Name of Debtor(s):

Rapp, Benjamin F Jr.**Rapp, Carolyn L****Signatures****Signature(s) of Debtor(s) (Individual/Joint)**

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Benjamin F Rapp, Jr.Signature of Debtor **Benjamin F Rapp, Jr.****X /s/ Carolyn L Rapp**Signature of Joint Debtor **Carolyn L Rapp**

Telephone Number (If not represented by attorney)

December 1, 2006

Date

Signature of Attorney**X /s/ Edgardo D. Santillan**

Signature of Attorney for Debtor(s)

Edgardo D. Santillan 60030

Printed Name of Attorney for Debtor(s)

Santillan & Associates, P.C.

Firm Name

**650 Corporation Street
Suite 304
Beaver, PA 15009**

Address

Email: eds@debtlaw.com**724-770-1040 Fax: 724-770-1043**

Telephone Number

December 1, 2006

Date

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.

☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19B is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

Address

X

Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

Official Form 1, Exhibit D (10/06)

United States Bankruptcy Court
Western District of Pennsylvania

In re Benjamin F Rapp, Jr.
Carolyn L Rapp

Debtor(s)

Case No.

Chapter

13

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH
CREDIT COUNSELING REQUIREMENT**

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

☒ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.]* _____

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

Official Form 1, Exh. D (10/06) - Cont.

☐ 4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Benjamin F Rapp, Jr.
Benjamin F Rapp, Jr.

Date: December 1, 2006

Official Form 1, Exhibit D (10/06)

United States Bankruptcy Court
Western District of Pennsylvania

In re Benjamin F Rapp, Jr.
Carolyn L Rapp

Debtor(s)

Case No.

Chapter

13

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CREDIT COUNSELING REQUIREMENT**

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Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

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☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.]* ____

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

Official Form 1, Exh. D (10/06) - Cont.

☐ 4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor: /s/ Carolyn L Rapp
Carolyn L Rapp

Date: December 1, 2006

ACB American
PO Box 177
Cincinnati, OH 45201-0177

Amer Gen Fin
Po Box 196
Monaca, PA 15061

American Express
PO Box 360002
Ft. Lauderdale, FL 3336-0002

American General Finan
115 Wagner Rd Ste D
Monaca, PA 15061

AT&T Wireless
PO Box 8220
Aurora, IL 60572-8220

Bank One
Retail Consumer Lo Po Box 901008
Fort Worth, TX 76101

Beneficial Tax Masters
5025 Arlington Ctr Bl320
Columbus, OH 43220

Beneficial/household Finance
Po Box 1547
Chesapeake, VA 23327

Bp Oil/citibank
Po Box 6003
Hagerstown, MD 21747

Capital 1 Bk
11013 W Broad St
Glen Allen, VA 23060

Cbc/first Natl Bk Of P
1 Fnb Blvd
Hermitage, PA 16148

Chippewa Twp. Sanitary Auth.
2811 Darlington Road
Beaver Falls, PA 15010

Citifinancia
Po Box 499
Hanover, MD 21076

Citifinancial
Po Box 499
Hanover, MD 21076

Citifinancial
2580 Constitution Blvd
Beaver Falls, PA 15010

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Beaver Falls, PA 15010

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2580 Constitution Blvd
Beaver Falls, PA 15010

Citifinancial
2580 Constitution Blvd
Beaver Falls, PA 15010

Citifinancial Retail S
Po Box 22066
Tempe, AZ 85285

Columbia Gas of Pennsylvania
c/o Montez Peachy, BK Dept
200 Civic Center Drive
Columbus, OH 43215

Comcast
P.O. Box 3002
Southeastern, PA 19383-3002

Commonwealth of Pa Dept.
Department of Transportation
Bureau of Driver Licensing
Harrisburg, PA 17123

Connie T. Javens, Treasurer
P.O. Box 250
Beaver, PA 15009

Discover Fin
Pob 15316
Wilmington, DE 19850

Dish Network
Dept. 0063
Palatine, IL 60055-0063

Duqsne Light
One Oxford Center 301 Grant St
Pittsburgh, PA 15279

ECast Settlement Corporation
PO box 35480
Newark, NJ 07193-5480

Equity One
301 Lipponcott Dr
Marlton, NJ 08053

Equity One
301 Lipponcott Dr
Marlton, NJ 08053

Equity One
301 Lipponcott Dr
Marlton, NJ 08053

Equity One
301 Lipponcott Dr
Marlton, NJ 08053

Federal Assurance
930 Cass St Ste 2
New Castle, PA 16101

First Consumers National Bank
101 Crossway Park West
Woodbury, NY 11797

First Ntl Bk Of Pa/ree
1217 7th Ave
Beaver Falls, PA 15010

Ford Motor Credit Corporation
Po Box Box 542000
Omaha, NE 68154

Ford Motor Credit Corporation
Po Box Box 542000
Omaha, NE 68154

G C Services
6330 Gulfton St Ste 400
Houston, TX 77081

Gemb/lowes
Po Box 981127
El Paso, TX 79998

Gemb/walmart
Po Box 981127
El Paso, TX 79998

Goodyearcbsd
Po Box 6003
Hagerstown, MD 21747

Hfc
Po Box 1547
Chesapeake, VA 23327

Hsbc Nv
Pob 19360
Portland, OR 97280

Hsbc Nv
Pob 19360
Portland, OR 97280

Internal Revenue Service
PO Box 628
Pittsburgh, PA 15230

Merchants Cr
223 W Jackson St Suite 900
Chicago, IL 60606

National Capital Mgmt
8245 Tournament Dr, Ste 230
Memphis, TN 38125

PA Power Company
PO Box 891
New Castle, PA 16103-0891

Peoples Home Savings
744 Chinanego Rd
Beaver Falls, PA 15010

Providian Financial
Po Box 9180
Pleasanton, CA 94566

Rshk/cbsd
Po Box 6003
Hagerstown, MD 21747

Seventh Avenue
1112 7th Ave
Monroe, WI 53566

Sharp Collections
PO Box 81
114 N. Mercer Avenue
Sharpsville, PA 16150

Sherman Acquisition LLC
PO Box 10587
Greenville, SC 29603-0587

Swiss Colony Inc
1112 7th Ave
Monroe, WI 53566

The Medical Center
PO Box 900
Beaver, PA 15009

Washington Mutual
Po Box 1093
Northridge, CA 91328

Wyse Fcu
384 State Street
Baden, PA 15005

Wyse Fcu
384 State Street
Baden, PA 15005

Wyse Fcu
384 State Street
Baden, PA 15005

Wyse Federal Cr Un
384 State St
Baden, PA 15005